

JUSTIN READY  
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MINORITY WHIP  
Finance Committee



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THE SENATE OF MARYLAND  
ANNAPOLIS, MARYLAND 21401

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**Senator Justin Ready**

**SB 784** Health Insurance – Labor and Delivery Services – Cost-Sharing Requirements

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Chairman Griffith, Vice Chair Klausmeier and members of the Finance Committee:

As amended, Senate Bill 784 is a women’s health care bill that would provide coverage for labor and delivery services without a deductible, coinsurance, copayment or any other cost-sharing requirement. Speaking with my colleagues, this legislation has bipartisan support.

As a General Assembly over the past several years we have made early childhood development and assistance a high priority because we recognize how vitally important those formative years are. This bill seeks to build on that by supporting new parents, ensuring that the earliest weeks of caring for a newborn and bonding together are not marred by often larger-than-expected bills for labor and delivery.

Under current Maryland law, there are more than 50 mandated health insurance benefits that carriers must provide coverage to their enrollees. Carriers that provide labor and delivery coverage must also cover abortion care services without (1) a deductible, coinsurance, copayment, or any other cost-sharing requirement.

Senate Bill 784 would require the same carriers to provide labor and delivery coverage from imposing a deductible, coinsurance, copayment, or other cost-sharing requirement for such services.

I respectfully request a **favorable** vote on Senate Bill 784.